UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA RICHMOND DIVISION

In re:	Curtis Michael Jenkins)	Case No:	12-34478
)	Chapter 13	

OBJECTION TO CONFIRMATION

COMES NOW, Susan H. Call, Counsel for Carl M. Bates the Chapter 13 Trustee, and moves this Court to deny confirmation of the Chapter 13 Plan filed on <u>July 9, 2015</u>, for the cause as follows:

- 1. The Debtors filed this Chapter 13 Petition on <u>July 30, 2012</u> under 11 U.S.C. Chapter 13, now pending in the United States Bankruptcy Court, Eastern District of Virginia, Richmond Division.
- 2. This Objection is filed pursuant to 11 U.S.C. 1325.
- 3. The above filed Chapter 13 Plan fails to pay all the disposable income into the Chapter 13 plan shown by:
- 4. This proposed plan, having previously been confirmed with funding in the amount of \$26,100.00, fails to show a substantial change in circumstances to merit a modification and lowering of the plan funding to \$16,425.00, based on the schedules provided that show no change in income and no change in expenses.
- 5. The Trustee suggests that *res judicata* applies to the term and funding of the confirmed plan, and absent a change in circumstances, there is no merit to modify the plan.
- 6. The Trustee requests pay stubs from all sources of income for debtor for three (3) months prior to the filing of this objection.

WHEREFORE, for the reasons stated herein, the Chapter 13 Trustee, by Counsel, Susan H. Call, respectfully moves the Court to deny confirmation of the Debtors' proposed Chapter 13 Plan as filed with the Court, and for such further and other relief as in the premises may seem just.

Date: August 12, 2015

/s/Susan H. Call
Susan H. Call, Counsel for
Carl M. Bates
Chapter 13 Trustee

Case 12-34478-KLP Doc 32 Filed 08/12/15 Entered 08/12/15 14:50:04 Desc Main Document Page 2 of 4

Certificate of Service

I hereby certify that on <u>August 12, 2015</u>, I have mailed or hand-delivered a true copy of the foregoing Objection to Confirmation to the debtor(s), <u>Curtis Michael Jenkins</u>, 12910 Crowne Ridge Loope #101, <u>Midlothian</u>, <u>VA 23112</u> and electronically sent to debtor's attorney, <u>Richard James Oulton</u>, <u>Esquire</u>, <u>2debtlawgroup@gmail.com</u>.

/s/Susan H. Call Susan H. Call, Counsel for Carl M. Bates Chapter 13 Trustee Case 12-34478-KLP Doc 32 Filed 08/12/15 Entered 08/12/15 14:50:04 Desc Main Document Page 3 of 4

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In re:	Curtis Michael Jenkins)	Case No:	12-34478
)	Chapter 13	

Debtor Address 12910 Crowne Ridge Loop #101

Midlothian, VA 23112

Last four digits of Social Security No(s).: <u>0998</u>

NOTICE OF OBJECTION TO CONFIRMATION

Susan H. Call, Counsel for Carl M. Bates the Chapter 13 Trustee, has filed papers with the Court objecting to confirmation of your Chapter 13 Plan, which was filed in this case.

<u>Your rights may be affected</u>. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before three (3) days before the date of the hearing, you or your attorney must:

X File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of Court United States Bankruptcy Court 701 East Broad Street, Suite 4000 Richmond, VA 23219

You must also mail a copy to:

Susan H. Call, Counsel for Carl M. Bates Chapter 13 Trustee P.O. Box 1819 Richmond, VA 23218 Case 12-34478-KLP Doc 32 Filed 08/12/15 Entered 08/12/15 14:50:04 Desc Main Document Page 4 of 4

Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

X Attend the hearing on the objection scheduled to be held on <u>August 19, 2015</u> at <u>9:10 am</u> at United States Bankruptcy Court, <u>701 East Broad Street</u>, <u>Richmond</u>, <u>VA 23219</u>, <u>Room 5100</u>.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief.

Date: August 12, 2015 /s/Susan H. Call

Susan H. Call, Counsel for

Carl M. Bates Chapter 13 Trustee P.O. Box 1819

Richmond, VA 23218-1819

VSBN 34367

Certificate of Service

I hereby certify that on <u>August 12, 2015</u>, I have mailed or hand-delivered a true copy of the foregoing Notice of Objection to Confirmation to the debtor(s), <u>Curtis Michael Jenkins</u>, 12910 <u>Crowne Ridge Loope #101</u>, <u>Midlothian</u>, <u>VA 23112</u> and electronically sent to debtor's attorney, <u>Richard James Oulton</u>, <u>Esquire</u>, 2debtlawgroup@gmail.com.

/s/Susan H. Call Susan H. Call, Counsel for Carl M. Bates Chapter 13 Trustee